

United States Bankruptcy Court
Northern District of California

In re:
Desmond Gumbs
Debtor

Case No. 17-42072-CN
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0971-4

User: tarruda
Form ID: pdfntcal

Page 1 of 2
Total Noticed: 19

Date Rcvd: Jan 11, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 13, 2018.

db +Desmond Gumbs, 4291 Silver Meadow Court, Danville, CA 94506-5800
smg ++CALIFORNIA STATE BOARD OF EQUALIZATION, ACCOUNT REFERENCE GROUP MIC 29, P O BOX 942879, SACRAMENTO CA 94279-0029
(address filed with court: State Board of Equalization, Collection Dept., P.O. Box 942879, Sacramento, CA 94279)
smg +Labor Commissioner, 1515 Clay St., Room 801, Oakland, CA 94612-1463
14613600 Bank of America, PO Box 15026, Wilmington, DE 19850-5026
14613601 +Blackhawk HOA, 4125 Blackhawk Plaza Cir #230, Danville, CA 94506-4648
14643227 +Bruce Nelson, Nelson & Bolton, 1900 Powell St., Ste. 600, Emeryville, CA 94608-1885
14613602 +Capital One, P.O. Box 30281, Salt Lake City, UT 84130-0281
14630071 +Credit Bureau Associates, PO Box 150, Fairfield, CA 94533-0150
14659872 Employment Development Department, Bankruptcy Group MIC 92E, PO BOX 826880, Sacramento, CA 95814
14643228 Gillian Flynn, Bruce Nelson, Nelson & Bolton, 1900 Powell St., Ste. 600, Emeryville, CA 94608-1885
14613605 +Specialized Loan Servicing, 8742 Lucent Blvd. #300, Highland Ranch, CO 80129-2386
14621726 +The Bank of New York Mellon Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
14613606 #+The Mortgage Law Firm, 41689 Enterprise Circle North, Ste 228, Temecula, CA 92590-5630

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: itcdbg@edd.ca.gov Jan 12 2018 04:27:19 CA Employment Development Dept., Bankruptcy Group MIC 92E, P.O. Box 826880, Sacramento, CA 94280-0001
smg E-mail/Text: BKBNCNotices@ftb.ca.gov Jan 12 2018 04:29:17 CA Franchise Tax Board, Special Procedures Bankruptcy Unit, P.O. Box 2952, Sacramento, CA 95812-2952
cr +E-mail/Text: ranbush@appliedjr.com Jan 12 2018 04:27:37 Randolph Bush, dba Applied Judicial Research, 3060 El Cerrito Plaza, #500, El Cerrito, CA 94530-4011
14613603 +E-mail/Text: cms-bk@cms-collect.com Jan 12 2018 04:27:13 Premier Bankcard, c/o Capital Management Services, LP, 726 Exchange Street, Suite 700, Buffalo, NY 14210-1464
14613604 +E-mail/Text: ranbush@appliedjr.com Jan 12 2018 04:27:37 Randolph Bush, 3060 El Cerrito Plaza, #500, El Cerrito, CA 94530-4011
14675836 E-mail/Text: bkdepartment@rtresolutions.com Jan 12 2018 04:27:57 Real Time Resolutions, Inc., 1349 Empire Central Drive, Suite #150, Dallas, Texas 75247-4029

TOTAL: 6

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 13, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0971-4

User: tarruda
Form ID: pdfntcal

Page 2 of 2
Total Noticed: 19

Date Rcvd: Jan 11, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 10, 2018 at the address(es) listed below:

Andrew Christensen on behalf of Debtor Desmond Gumbs andrew@californiahomelawyer.com, R61919@notify.bestcase.com
Malcolm Leader-Picone on behalf of Creditor Randolph Bush mlp@leader-picone.com
Martha G. Bronitsky 13trustee@oak13.com
Office of the U.S. Trustee/Oak USTPRegion17.OA.ECF@usdoj.gov

TOTAL: 4

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF CALIFORNIA
OAKLAND DIVISION

In re:	Case No. 17-42072-CN 13
DESMOND GUMBS	
Debtor(s)	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Martha G. Bronitsky, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/15/2017.
- 2) The plan was confirmed on NA.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 10/27/2017.
- 6) Number of months from filing to last payment: 2.
- 7) Number of months case was pending: 5.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$18,900.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$3,000.00
Less amount refunded to debtor	\$2,916.00

NET RECEIPTS:**\$84.00****Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$0.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$84.00
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION:**\$84.00**

Attorney fees paid and disclosed by debtor:	\$3,000.00
---	------------

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BLACKHAWK HOA	Unsecured	4,000.00	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	500.00	NA	NA	0.00	0.00
CREDIT BUREAU ASSOCIATES	Secured	5,352.00	4,462.67	5,351.54	0.00	0.00
EDD	Priority	NA	1,211.07	1,211.07	0.00	0.00
EDD	Unsecured	NA	1,605.10	1,605.10	0.00	0.00
GILLIAN FLYNN / BRUCE NELSON NI	Unsecured	NA	10,000.00	10,000.00	0.00	0.00
PREMIER BANKCARD	Unsecured	300.00	NA	NA	0.00	0.00
RANDOLPH BUSH	Unsecured	0.00	NA	NA	0.00	0.00
REAL TIME RESOLUTIONS	Secured	NA	157,379.54	157,379.54	0.00	0.00
SPECIALIZED LOAN SERVICING LLC	Secured	NA	765,388.90	765,388.90	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$765,388.90	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$162,731.08	\$0.00	\$0.00
TOTAL SECURED:	\$928,119.98	\$0.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$1,211.07	\$0.00	\$0.00
TOTAL PRIORITY:	\$1,211.07	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$11,605.10	\$0.00	\$0.00

Disbursements:			
Expenses of Administration		<u>\$84.00</u>	
Disbursements to Creditors		<u>\$0.00</u>	
TOTAL DISBURSEMENTS :			<u>\$84.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/10/2018

By: /s/ Martha G. Bronitsky

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

UST Form 101-13-FR-S (9/1/2009)

CERTIFICATE OF SERVICE

I hereby certify that a copy of the foregoing CHAPTER 13 STANDING TRUSTEE 'S FINAL REPORT AND ACCOUNT was served on the parties listed below by ordinary U.S. Mail or served electronically through the Court's ECF System at the e-mail address registered with the Court on this 10th day of January, 2018.

DESMOND GUMBS
4291 SILVER MEADOW COURT
DANVILLE, CA 94506

ANDREW J CHRISTENSEN ATTY
1970 BROADWAY #550
OAKLAND, CA 94612

ELECTRONIC SERVICE - United States Trustee

Date: January 10, 2018

/s/ Trustee Martha G. Bronitsky

Trustee Martha G. Bronitsky
Chapter 13 Trustee
PO Box 5004
Hayward, CA 94540